AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended) A method for making a payment to a payee on behalf of a payor, comprising:

receiving a payment request to pay a payee on behalf of a payor;

selecting, based upon the received payment request, one processing parameter from ~~a group of processing parameters consisting of~~ at least two of a speed of processing parameter, a cost of processing parameter, and a risk of processing parameter associated with completing the payment; and

effecting payment in accordance with the one selected processing parameter.

Claim 2 (original): The method of claim 1, wherein the one processing parameter is selected based upon at least one of i) the identity of the payor, ii) the identity of the payee, iii) an amount of the payment, iv) the identity of a consumer service provider with which the payor is associated, and v) information associated with one or more prior payments to the payee paid on behalf of the payor.

Claim 3 (currently amended): The method of claim 1, wherein each <u>of the at least two</u> processing ~~parameter~~<u>parameters</u> is associated with a priority, and further comprising:

identifying ~~the~~ one of the <u>at least two</u> processing parameters ~~of the group of processing parameters~~ having a highest ~~priority~~<u>of the associated priorities</u>;

wherein the ~~one~~ selected <u>one</u> parameter is the ~~one~~ identified <u>one</u> parameter having the highest <u>associated</u> priority.

Claim 4 (currently amended): The method of claim 3, wherein:

the payment request is received by a payment service provider; and

~~an~~ <u>the</u> associated priority of ~~a~~ <u>each of the at least two</u> processing ~~parameter~~<u>parameters</u> ~~of the group of processing parameters~~ is determined by at least one of i) the payor, ii) a consumer service provider <u>with which the payor is associated</u>, and ii) the payment service provider.

Claim 5 (currently amended): The method of claim 4, wherein:

the ~~group of~~ <u>at least two</u> processing parameters ~~consists of~~<u>include</u> the speed of processing parameter, the cost of processing parameter, and the risk of processing parameter;

if the payor determines ~~an~~<u>the</u> associated priority of a processing parameter, the payor determines ~~a~~ <u>the associated</u> priority of the speed of processing parameter and <u>the associated priority of</u> the cost of processing parameter, but not <u>the associated priority of</u> the risk of processing parameter;

if a consumer service provider determines ~~an~~<u>the</u> associated priority of a processing parameter, the consumer service provider determines ~~a~~<u>the associated</u> priority of each of the speed of processing parameter, cost of processing parameter, and risk of processing parameter; and

if the payment service provider determines an~~the~~ associated priority of a processing

parameter, the payment service provider determines a~~the associated~~-priority of each of

the speed of processing parameter, cost of processing parameter, and risk of processing

parameter.

Claim 6 (currently amended): The method of claim 3, wherein the payment request

is received by a payment service provider, and further comprising:

determining if a consumer service provider associated with the payor has

determined a~~ the associated~~ priority of ~~each processing parameter of the group of~~the at

least two processing parameters;

wherein, if it is determined that the consumer service provider has determined a~~the~~

~~associated~~ priority of each ~~of the at least two~~ processing ~~parameter~~parameters, the one

identified processing parameter is the processing parameter having the highest priority as

determined by the consumer service provider; and

wherein, if it is determined that a~~the~~ consumer service provider has not determined

a~~the associated~~ priority of each ~~of the at least two~~ processing ~~parameter~~parameters, the

one identified processing parameter is the processing parameter having the highest priority

as determined by the payment service provider.

Claim 7 (currently amended): The method of claim 6, wherein the ~~group of~~at least

two processing parameters ~~consists of~~include the speed of processing parameter, the cost

of processing parameter, and the risk of processing parameter, and further comprising:

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determining if the payor has determined a̶the associated priority of the speed of

processing parameter and the associated priority of cost of processing parameter;

wherein, if it is determined that a̶the consumer service provider has determined a̶

the associated priority of each processing parameter and that the payor has determined

a̶the associated priority of the speed of processing parameter and the cost of processing

parameter, the one identified processing parameter is the processing parameter having the

highest associated priority as determined by at least one of the consumer service provider

and the payor; and

wherein, if it is determined that the consumer service provider has not determined a̶

the associated priority of each processing parameter and that the payor has established a̶

determined the associated priority of the speed of processing parameter and the cost of

processing parameter, the one identified processing parameter is the processing

parameter having the highest associated priority as determined by at least one of the

payment service provider and the payor.

Claim 8 (currently amended): The method of claim 1, wherein each p̶r̶o̶c̶e̶s̶s̶i̶n̶g̶

p̶a̶r̶a̶m̶e̶t̶e̶r̶ ̶o̶f̶ ̶t̶h̶e̶ ̶g̶r̶o̶u̶p̶ ̶o̶f̶ of the at least two processing parameters is associated with a

priority, and further comprising:

identifying t̶h̶e̶ one of the g̶r̶o̶u̶p̶ ̶o̶f̶ at least two processing parameters having a

highest of the associated prioritiesp̶r̶i̶o̶r̶i̶t̶y̶;

determining those of a plurality of debit/credit combinations available to effect

payment in accordance with the one identified processing parameter;

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wherein, if only a single one of the plurality of debit/credit combinations is determined to be available, the <u>selected processing parameter is the</u> one identified processing parameter is the selected processing parameter and the payment is effected by the one debit/credit combination.

Claim 9 (currently amended): The method of claim 8, wherein each of the plurality of debit/credit combinations is associated with a rank for each processing parameter of the group of <u>of the at least two</u> processing parameters, and further comprising:

if more than one of the plurality of debit/credit combinations is determined to be available, identifying the one of the more than one available debit/credit combinations having a highest rank associated with the one identified processing parameter;

wherein the <u>selected processing parameter is the</u> one identified processing parameter is the selected processing parameter and the payment is effected by the one identified debit/credit combination.

Claim 10 (currently amended): The method of claim 9, wherein, if none of the more than one <u>debit/credit combinations determined to be</u> available debit/credit combinations is identified as having a highest rank associated with the one identified processing parameter having the highest priority, the selected processing parameter is a processing parameter other than the one identified processing parameter having the highest priority.

Claim 11 (original): method of claim 1, further comprising:
selecting a form of payment based upon the selected processing parameter;

wherein the payment is effected in the selected form.

Claim 12 (original): The method of claim 11, wherein the selected form of payment is one of i) a draft drawn on a deposit account associated with the payor, ii) a check drawn on a deposit account other than the payor deposit account, and iii) an electronic funds transfer drawn on a deposit account other than the payor deposit account.

Claim 13 (currently amended): A system for making a payment to a payee on behalf of a payor, comprising:

a communications interface configured to receive a payment request to pay a payee on behalf of a payor; and

a processor configured to i) select, based upon the received payment request, one processing parameter from a group of processing parameters consisting of at least two of a speed of processing parameter, a cost of processing parameter, and a risk of processing parameter associated with making the payment, and ii) to cause payment to be effected in accordance with the one selected processing parameter.

Claim 14 (original): The system of claim 13, wherein the one processing parameter is selected based upon at least one of i) the identity of the payor, ii) the identity of the payee, iii) an amount of the payment, iv) the identity of a consumer service provider with which the payor is associated, and v) information associated with one or more prior payments to the payee paid on behalf of the payor.

Claim 15 (currently amended): The system of claim 13, wherein:

each ~~of~~ the at least two processing ~~parameter~~parameters is associated with a priority;

the processor is further configured to i) identify ~~the~~ one of the at least two processing parameters ~~of the group of processing parameters~~ having a highest ~~priority~~of the associated priorities, and ii) select the one identified parameter having the highest associated priority.

Claim 16 (currently amended): The system of claim 15, wherein:

the payment request is received by a payment service provider; and

~~an~~the associated priority of ~~a processing parameter of the group of~~ each of the at least two processing parameters is determined by at least one of i) the payor, ii) a consumer service provider with which the payor is associated, and ii) the payment service provider.

Claim 17 (currently amended): The system of claim 16, wherein:

the ~~group of~~ at least two processing parameters ~~consists of~~includes the speed of processing parameters, the cost of processing parameter, and the risk of processing parameter;

if the payor determines ~~an~~the associated priority of a processing parameter, the payor determines ~~a~~the associated priority of the speed of processing parameter and the associated priority of cost of processing parameter, but not the associated priority of the risk of processing parameter;

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if a consumer service provider determines ~~an~~the associated priority of a processing parameter, the consumer service provider determines ~~a~~the associated priority of each of the speed of processing parameter, cost of processing parameter, and risk of processing parameter; and

if the payment service provider determines ~~an~~the associated priority of a processing parameter, the payment service provider determines ~~a~~the associated priority of each of the speed of processing parameter, cost of processing parameter, and risk of processing parameter.

Claim 18 (currently amended): The system of claim 15, wherein:

the payment request is received by a payment service provider;

the processor is further configured to determine if a consumer service provider associated with the payor has determined ~~a~~the associated priority of ~~each processing~~ ~~parameter of the group of~~the at least processing parameters;

if it is determined that ~~a~~the consumer service provider has determined ~~a~~the associated priority of each of the at least two processing ~~parameter~~parameters, the one identified processing parameter is the processing parameter having the highest priority as determined by the consumer service provider; and

if it is determined that ~~a~~the consumer service provider has not determined a priority of each of the at least two processing ~~parameter~~parameters, the one identified processing parameter is the processing parameter having the highest priority as determined by the payment service provider.

Claim 19 (currently amended): The system of claim 18, wherein:

the ~~group of~~ at least two processing parameters ~~consists of~~include the speed of

processing parameter, the cost of processing parameter, and the risk of processing

parameter;

the processor is further configured to determine if the payor has determined ~~a~~the

associated priority of the speed of processing parameter and the cost of processing

parameter;

if it is determined that ~~a~~the consumer service provider has determined ~~a~~the

associated priority of each processing parameter and that the payor has determined ~~a~~ the

associated priority of the speed of processing parameter and the cost of processing

parameter, the one identified processing parameter is the processing parameter having the

highest associated priority as determined by at least one of the consumer service provider

and the payor; and

if it is determined that the consumer service provider has not determined ~~a~~the

associated priority of each processing parameter and that the payor has established ~~a~~the

associated priority of the speed of processing parameter and the cost of processing

parameter, the one identified processing parameter is the processing parameter having the

highest associated priority as determined by at least one of the payment service provider

and the payor.

Claim 20 (currently amended): The system of claim 13, wherein:

each ~~processing parameter of the group~~ of the at least two processing parameters

is associated with a priority;

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the processor is further configured to ~~i~~) identify ~~the~~ one of the <u>at least two</u> ~~group of~~

processing parameters having a highest ~~priority~~<u>of the associated priorities</u>, and ii)

determine those of a plurality of debit/credit combinations available to effect payment in

accordance with the one identified processing parameter; and

if only ~~a single~~ one of the plurality of debit/credit combinations is determined to be

available, the <u>selected processing parameter is the</u> one identified parameter ~~is the~~

~~selected processing parameter~~ and the payment is effected by the one debit/credit

combination.

Claim 21 (currently amended): The system of claim 20, wherein:

each of the plurality of debit/credit combinations is associated with a rank for each

~~processing parameter of the group~~ of <u>the at least two</u> processing parameters;

the processor is further configured to, if more than one of the plurality of debit/credit

combinations is determined to be available, identify ~~the~~ one of the more than one available

debit/credit combinations having a highest rank associated with the one identified

processing parameter; and

the <u>selected processing parameter is the</u> one identified processing parameter ~~is the~~

~~selected processing parameter~~ and the payment is effected by the one identified

debit/credit combination.

Claim 22 (currently amended): The system of claim 21, wherein, if none of ~~the~~

more than one <u>debit/credit combination determined to be</u> available ~~debit/credit~~

~~combinations~~ is identified as having a highest rank associated with the one identified

processing parameter having the highest priority, the selected processing parameter is a

processing parameter other than the one identified processing parameter having the

highest priority.

Claim 23 (original): The system of claim 13, wherein:

the processor is further configured to i) select a form of payment based upon the

selected processing parameter, and ii) cause the payment to be effected in the selected

form; and

the selected form of payment is one of i) a draft drawn on a deposit account

associated with the payor, ii) a check drawn on a deposit account other than the payor

deposit account, and iii) an electronic funds transfer drawn on a deposit account other than

the payor deposit account.